



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. .... 09/788,302  
 Filing Date ..... February 15, 2001  
 Inventor ..... Sheldon et al.  
 Assignee ..... Timely Rewards, Inc.  
 Group Art Unit ..... 3622  
 Examiner ..... Daniel Lastra  
 Attorney's Docket No. .... TI11-001  
 Customer No. .... 021567  
 Title: Integrated Frequency and Award Redemption Program for Installment  
 Based Receivables Behavior Modification and Customer Loyalty  
 Management

**RESPONSE TO JULY 18, 2006, FINAL OFFICE ACTION**  
**TO ACCOMPANY RCE FILING**

To: Mail Stop RCE  
 Commissioner for Patents  
 P. O. Box 1450  
 Alexandria, VA 22313-1450

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In response to the Final Office Action dated July 18, 2006, please amend the above-identified application as follows:

**Amendments to the Specification** There are none.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Amendments to the Drawings** There are none.

**Remarks/Arguments** begin on page 11 of this paper.

An **Appendix** is not included with this response since there are no accompanying drawing changes.